

Inclusive Zoning Expansion

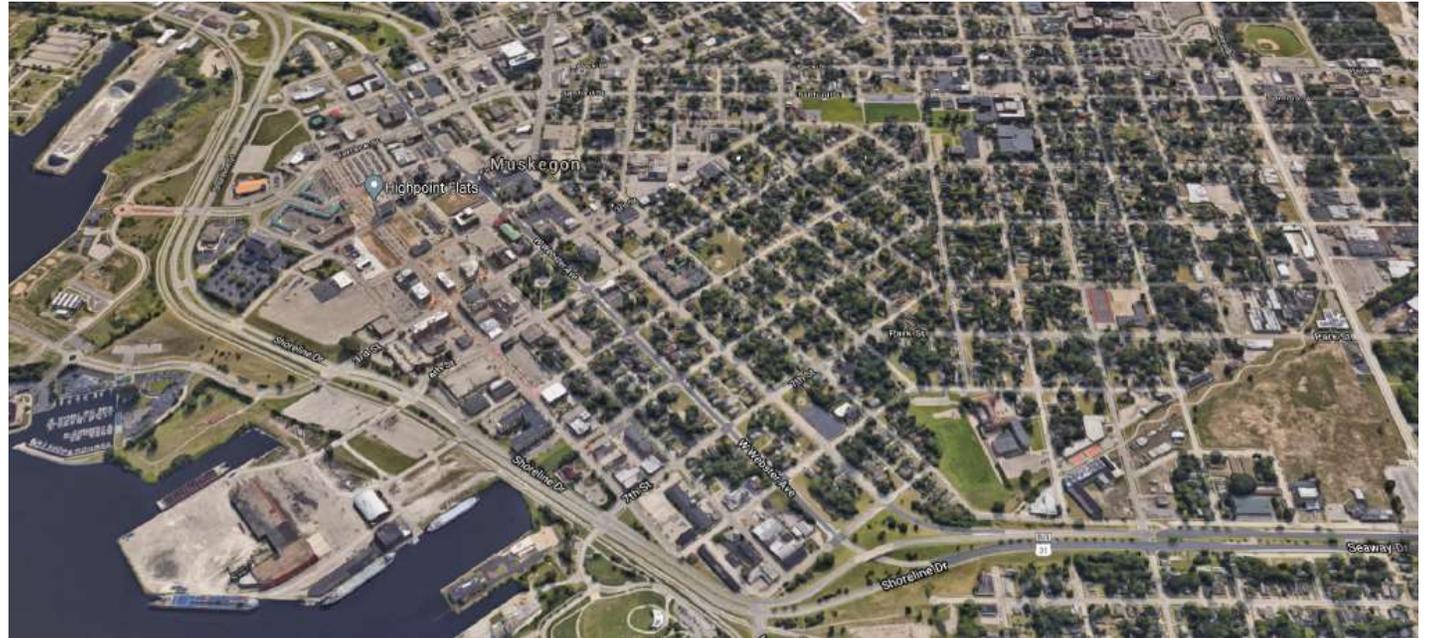
understanding our Form Based Code

High quality, stable housing for all income levels is central to the health and wellbeing of our city.

The Plan

- Based on the success seen in the revitalization of Nelson Neighborhood, the City of Muskegon is seeking to expand inclusive zoning to additional neighborhoods.
- City Commissioners and staff continue to support development that is inclusive and offers options to build generational wealth.
- Due to the availability of land within the Angell, Jackson Hill, and McLaughlin Neighborhoods, all are being considered as the next step in our rezoning expansion.
- The eventual goal is to address residential zoning across the city.

To prosper, all people and all places need housing for all income levels.

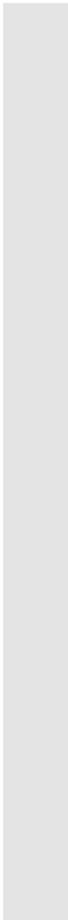


Inclusive Zoning Goals

- Support a variety of housing choices that fit the surrounding neighborhood
- Ensure a mix of housing options for all family sizes and those with disabilities
- Create well-designed streets that are safe and secure for pedestrians and bicycles while moving traffic efficiently
- Enable neighborhood main streets to remain or become vibrant social and commercial centers serving the needs of the neighborhood

Benefits of Inclusive Zoning

- Choices for all income levels
- Choices for people to spend a lifetime in the same neighborhood
- Homes for sale and for rent
- Hope for building generational wealth
- Homes that support families of all sizes
- A plan to protect existing residents
- Homes that fit the neighborhood
- More choices for existing neighbors and people looking to move into the city
- Neighbors who feel connected



Choices for All Income Levels

Small
Multiplex
Offers
Affordable
Apartment



Rowhouse
Offers More
Living Space



Duplex Offers
Larger Living
Space and
More Privacy



Detached (One Family) Home Offers Yard Space

Note that single family
homes remain a choice in
the new inclusive zoning



Carriage
House Offers
Young Adult or
Grandparent
Rental



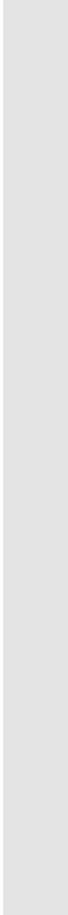
Live/Work
Space Offers
Apartment
Above Shop or
Office





Choices for People to Spend a Lifetime in the Same Neighborhood

Choice to buy neighborhood first
home second



Older child
moves into the
carriage house
for a safe place
that offers
more privacy



Young adult
moves into an
apartment to
be more
independent



Married couple
with cash for a
down payment
buys a unit in a
rowhouse
building



Family moves
into a one
family
detached
home with a
yard for the
kids

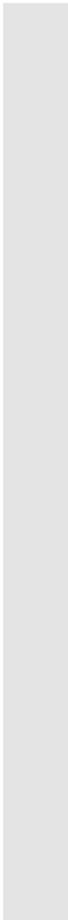


Older couple
downsize, buy
a duplex and
rent the other
half to build
wealth



Aging parent
lives in
carriage house
on same
property as
adult child
rather than
moving to
assisted living

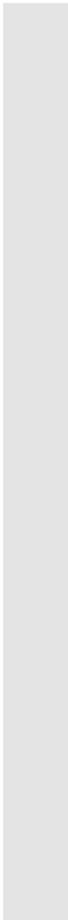




Homes for Sale and for Rent

Rental Options

- Rental study done in 2019 shows need for more rental units in the city
- Need for units across all price points
- Vacancy rates are extremely low; many complexes have wait lists
- Need for units that fit families (85% set aside for seniors)
- Shortage of units with 3 bedrooms or more
- Lack of choices for those already living in Muskegon who earn low and middle incomes
- Market rate complexes are collecting much higher rents than planned
- Some prefer to rent because they can't afford a down payment or home maintenance, they are unable to maintain a home or yard, or want to invest their money in other ways.



Hope for Building Generational Wealth

Rent carriage house to family member or neighbor to help pay mortgage on main house

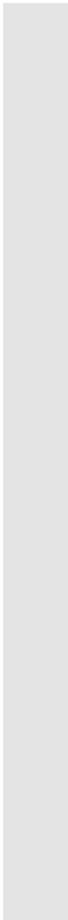


Rent from first floor shop or office helps pay for the mortgage on the building



New, stable housing raises property values which builds equity in homes already in the neighborhood





Homes that Support Families of All Sizes

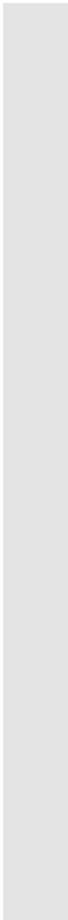
Muskegon has many multi-generational households. Inclusive zoning allows more comfort and privacy while keeping family connections.

Separate on-site apartment for young adult or grandparent in the carriage house



Family members purchase or rent individual units in a small multi-plex





A Plan to Protect Existing Residents

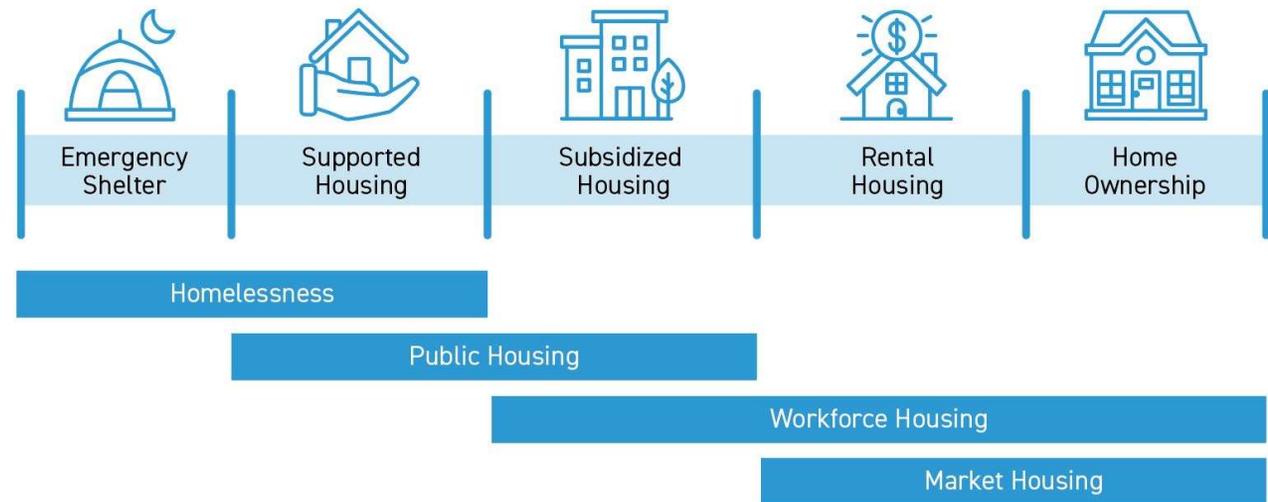
Current Zoning Works Against Existing Residents

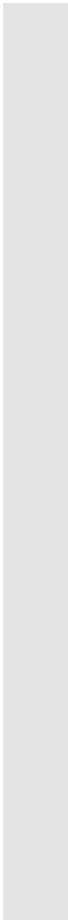
- Current zoning only supports people who can afford a down payment as well as home and yard maintenance.
- Many banks require a down payment as high as 20% of the sale price which many in our community cannot pay.
- The current zoning stops many with middle to low incomes from being able to live in the neighborhood they choose.
- Single family zoning excludes people and supports prejudice.
- This type of zoning even impacts birth rates – couples who cannot afford a mortgage are not likely to start a family.
- As existing homes that were once modified to create apartments are changed back to single family, rental options are lost.

The New Zoning Protects Existing Residents

- Zoning which includes housing choices provides a mix of price points in each neighborhood and allows some to rent while saving to purchase a home.
- Housing choice is inclusive and supports a community where all can find a home.
- Adding homes to the city will help keep prices affordable.
- Allowing construction of smaller starter homes and family sized rental units keeps housing within reach of current neighbors.
- Housing options provide opportunities for residents to build generational wealth through rental income or rising property values.

The city is committed to developing workforce housing which can be subsidized and also includes rental and home ownership options. Many types of homes are needed to support the income levels of our current residents.





Homes that Fit the Neighborhood

Our goal is to provide a comfortable neighborhood that supports local, walkable commercial districts and the use of public transit.

Housing choices are designed to fit within the existing character of a neighborhood.

A blend of housing types are placed into existing neighborhoods and built on a comfortable scale.



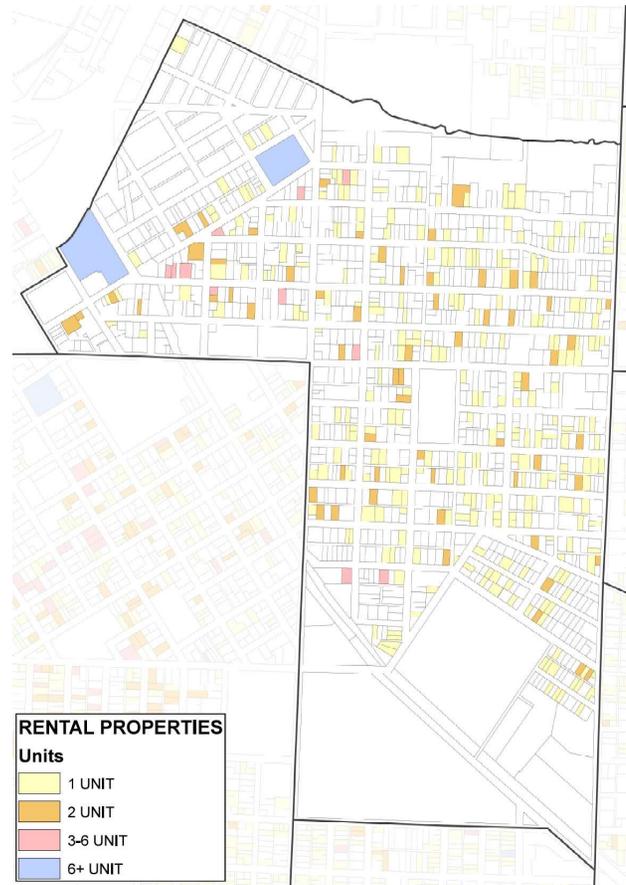
The multi-unit housing types are designed and sized to fit with single-family homes increasing the number of units in a way that isn't noticed.

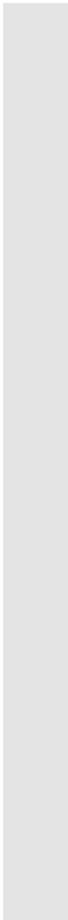
Inclusive zoning helps create great places where people want to be.



Typical Neighborhood Map showing Parcels with Rental Units

Building new housing choices honors the existing make up of neighborhoods that currently include a mix of rentals and single family homes.





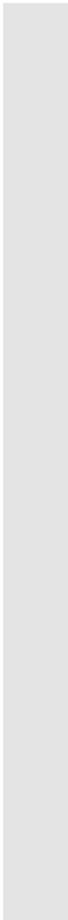
Neighborhood Appearance

Neighborhood Appearance

- More houses bring more people caring for the neighborhood.
- Alleys are being reviewed and scheduled for improvement.
- Staff is reviewing the rules for trash and suggesting changes to the City Commission.
- More people/pedestrians lead to slower traffic.
- Speeding is more likely on roads with vacant land.
- On-street parking slows traffic and separates pedestrians from traffic.
- These items are separate from zoning and are handled through enforcement of city ordinances.

City Department Contacts

- Alley Improvements – Highway (724-4100)
- Trash – Planning (724-6702)
- Neighborhood Appearance – Inspections (724-6715)
- Speeding – Police (724-6750)



Infrastructure Costs

Cost of One Block

\$600,000

Total infrastructure cost

50-75 years

Expected lifetime of Infrastructure

\$17,700

Annualized cost to replace plus annual maintenance costs



One House Does Not Support Costs

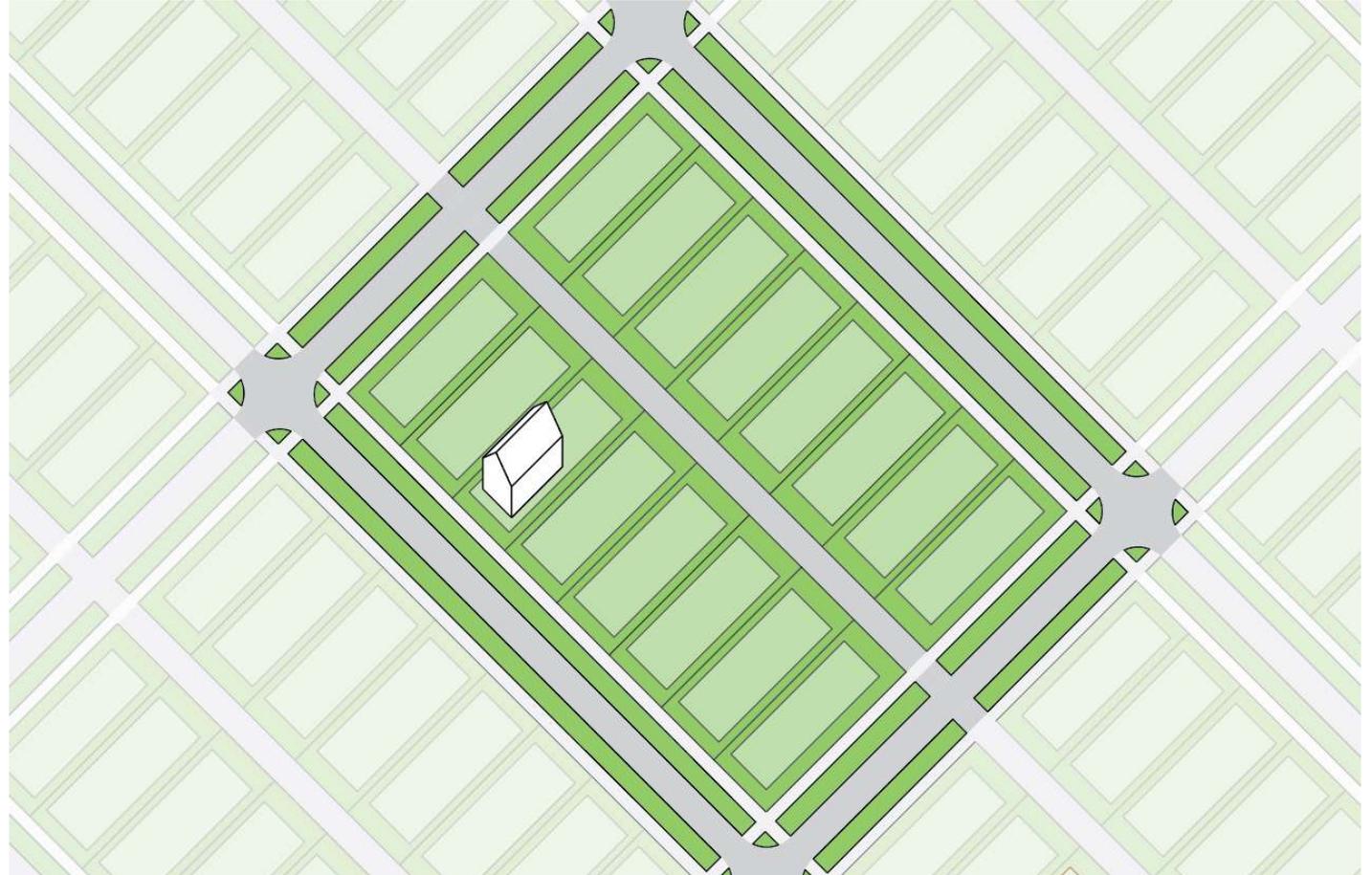
\$17,700

Total cost per block per year

\$1,172

(6.6% of total cost)

Taxes + Utilities collected
from one house



8 Houses with Large Yards Do Not Support Costs

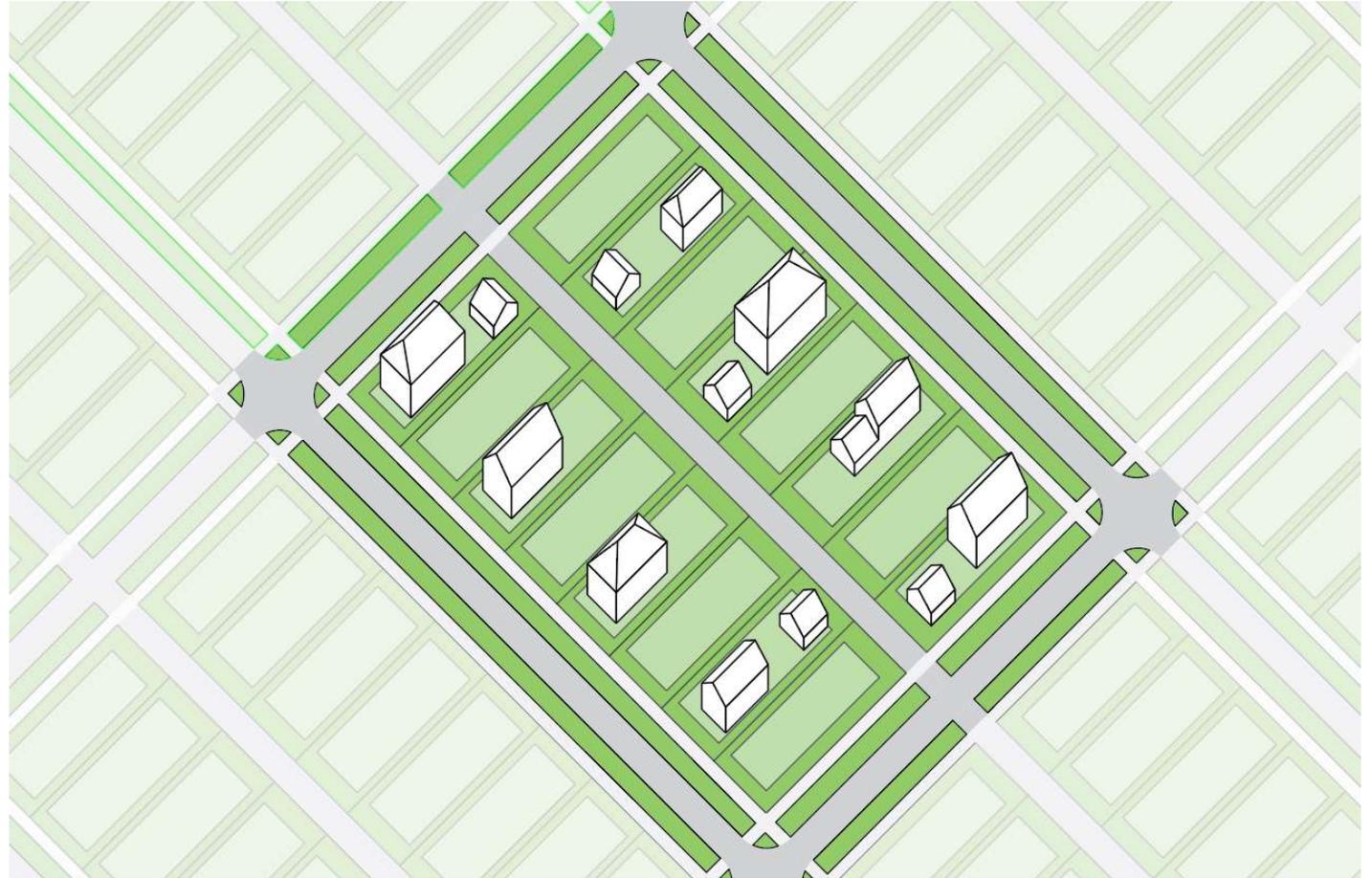
\$17,700

Total cost per block per year

\$9,376

(53% of total cost)

Taxes + Utilities collected from 8
houses



A Full Block of Homes is Needed to Cover Costs

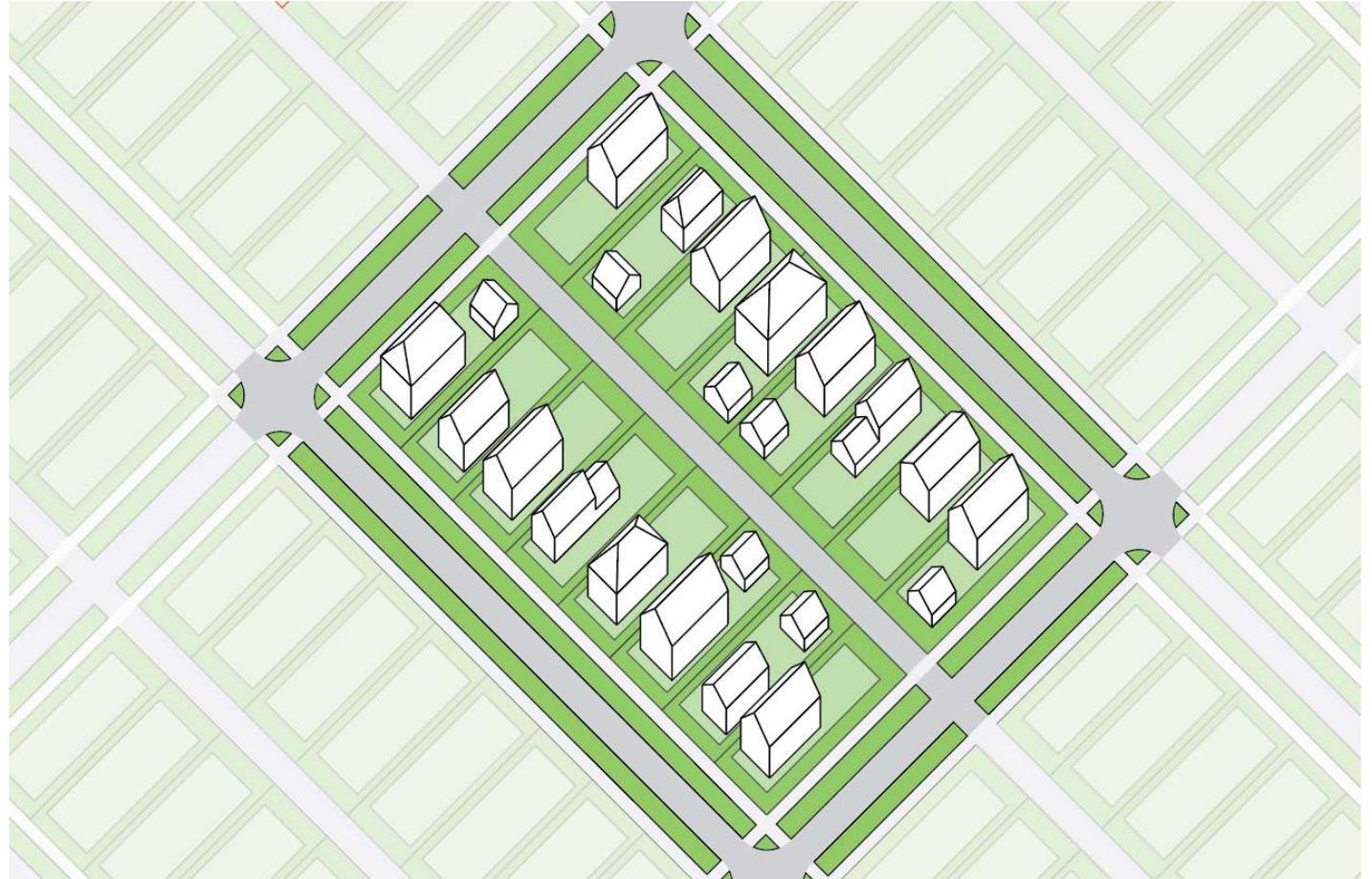
\$17,700

Total cost per block per year

\$18,752

(106% of total cost)

Taxes + Utilities collected from 16 houses



The Case for Added Density

\$17,700

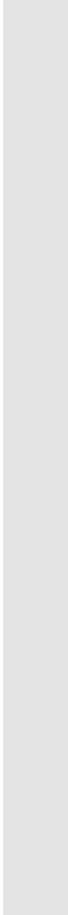
Total cost per block per year

\$23,440

(132% of total cost)

Taxes + Utilities collected from 12 houses plus 4 duplexes





Thank you for your
interest and attention.

Public Comments

- Please share your thoughts and questions with staff by emailing planning@shorelinecity.com or call 231-724-6702.
- All comments will be shared with City Commissioners
- A public hearing will be held at the regularly scheduled City Commission meeting on September 28, 2021.

- Questions and concerns related to safety, traffic, trash, and parking are not managed through zoning.
- Those concerns related to enforcement of existing ordinances and laws will be sent to the appropriate city department to be addressed.

End